

Information to identify the case:

Debtor 1	<u>Tomeko Nasha Henderson</u>	Social Security number or ITIN	xxx-xx-8007
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21393-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tomeko Nasha Henderson
aka Tomeko Nasha Hudson, aka Tomeko
Nasha Zarotney

6/11/24

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tomeko Nasha Henderson
Debtor

Case No. 17-21393-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 11, 2024

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2024:

Recip ID	Recipient Name and Address
db	+ Tomeko Nasha Henderson, 250 W. Central Avenue, Delaware, OH 43015-1739
cr	+ DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+ LSF10 Master Participation Trust, RAS CRANE, LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170, Duluth, GA 30097-8461
cr	+ LSF10 Master Participation Trust, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Rd, Duluth, GA 30097-8458
14520218	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
15280430	+ First Commonwealth Bank, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
14397652	+ Jordan Tax Service, Inc., PO Box 200, Bethel Park, Pennsylvania 15102-0200
14667900	UPMC East, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: bnc@chapter13trusteedwpa.com	Jun 12 2024 00:30:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Jun 12 2024 04:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 12 2024 00:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 12 2024 04:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 12 2024 00:32:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jun 12 2024 04:06:00	Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnjts@grblaw.com	Jun 12 2024 00:30:00	County of Allegheny, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 12 2024 00:33:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
14397646	+ Email/Text: melindaf@aasdebtrecoveryinc.com		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Jun 11, 2024

Form ID: 3180W

Total Noticed: 37

		Jun 12 2024 00:31:00	AAS Debt Recovery, Inc., PO Box 129, Monroeville, Pennsylvania 15146-0129
14397647	+ EDI: CAPONEAUTO.COM	Jun 12 2024 04:06:00	Capital One Auto Finance, CB Disputes Team PO Box 259407, Plano, Texas 75025-9407
14421988	+ EDI: AISACG.COM	Jun 12 2024 04:06:00	Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347, Arlington, TX 76006-1347
14397648	+ EDI: CAPITALONE.COM	Jun 12 2024 04:06:00	Capital One Bank, PO Box 30281, Salt Lake City, Utah 84130-0281
14397649	^ MEBN	Jun 12 2024 00:20:59	Coll Svc Center, PO Box 560, New Kensington, Pennsylvania 15068-0560
14644105	+ Email/Text: ebnjts@grblaw.com	Jun 12 2024 00:30:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14397650	+ EDI: CCS.COM	Jun 12 2024 04:06:00	Credit Collection Service, PO Box 607, Norwood, Massachusetts 02062-0607
14676344	+ Email/Text: kburkley@bernsteinlaw.com	Jun 12 2024 00:33:00	Duquesne Light Company, c/o Allison L. Carr., Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower., Pittsburgh, PA 15219-1945
14777857	Email/Text: ECMCBKNotices@ecmc.org	Jun 12 2024 00:31:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14927648	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jun 12 2024 00:33:00	LSF10 Master Participation Trust c/o Caliber Home, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14664215	Email/PDF: resurgentbknofications@resurgent.com	Jun 12 2024 00:36:20	LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14397653	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 12 2024 00:32:00	Midland Funding LLC, 2365 Northside Drive Suite 300, San Diego, California 92108-2710
14397654	+ EDI: NAVIENTFKASMSERV.COM	Jun 12 2024 04:06:00	Navient, 123 Justison Street 3rd Floor, Wilmington, Delaware 19801-5363
14519834	+ Email/Text: bncnotifications@pheaa.org	Jun 12 2024 00:30:00	Navient Solutions, LLC. on behalf of, PHEAA, PO BOX 8147, Harrisburg, PA 17105-8147
14397655	EDI: PRA.COM	Jun 12 2024 04:06:00	Portfolio Recovery, 120 Corporate Blvd, Norfolk, Virginia 23502
14671174	EDI: PRA.COM	Jun 12 2024 04:06:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14398614	+ EDI: PRA.COM	Jun 12 2024 04:06:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14658279	+ Email/Text: ebnpeoples@grblaw.com	Jun 12 2024 00:30:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15268830	+ EDI: JEFFERSONCAP.COM	Jun 12 2024 04:06:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14397656	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 12 2024 00:33:00	Santander Consumer USA, PO Box 961245, Fort Worth, Texas 76161-0244
14415469	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 12 2024 00:33:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14641065	+ EDI: AIS.COM	Jun 12 2024 04:06:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14397657	+ EDI: VERIZONCOMB.COM	Jun 12 2024 04:06:00	Verizon, 500 Technology Drive Suite 300, Weldon

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Jun 11, 2024

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Spring, Missouri 63304-2225

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC
cr		Duquesne Light Company
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	LSF10 Master Participation Trust c/o Caliber Home, 13801 Wireless Way, Oklahoma City, OK 73134-2500
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14397651	##+	Ditech Financial LLC, 3000 Bayport Drive, Suite 880, Tampa, Florida 33607-8409

TOTAL: 2 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2024 at the address(es) listed below:

Name	Email Address
Catherine T. Martin	on behalf of Debtor Tomeko Nasha Henderson martinc@nlsa.us
Denise Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor LSF10 Master Participation Trust kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Sindi Mncina	on behalf of Creditor LSF10 Master Participation Trust smncina@raslg.com
Sindi Mncina	on behalf of Creditor LSF10 Master Participation Trust smncina@raslg.com

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Jun 11, 2024

Form ID: 3180W

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William E. Craig

on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11